

United States Bankruptcy Court
Middle District of Tennessee

In re:
CORY GREGORY PEER
Debtor

Case No. 11-03383
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0650-3

User: kmw2408
Form ID: b18i

Page 1 of 1
Total Noticed: 24

Date Rcvd: Jul 14, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 16, 2011.

db +CORY GREGORY PEER, 2846 WINDY WAY, Thompsons Station, TN 37179-9263
4312158 +AUTO CREDIT OF NASHVILLE, C/O HSN FULFILLMENT, 2300 HILLSBORO RD ST 305,
Nashville TN 37212-4927
4312160 +BLOCKBUSTER, C/O COLLECTION PROTECTION ASSOC. LP, 13355 NOEL ROAD, Dallas TX 75240-6602
4312159 +BLOCKBUSTER, C/O CREDIT PROTECTION ASSOC, 13355 NOEL RD STE 2100, Dallas TX 75240-6837
4312163 +DEPT OF EDUCATION/NELNET, 121 S 13TH ST, Lincoln NE 68508-1904
4312164 +EMERGITRUST, C/O FOX COLLECTION CENTER, PO BOX 528, Goodlettsville TN 37070-0528
4312165 +F A S T INC, 8300 KINGSTON PIKE, Knoxville TN 37919-5449
4312166 +FIRST TENNESSEE, PO BOX 84, Memphis TN 38101-0084
4312167 +HSN FULFILLMENT LLC, 2300 HILLSBORO ROAD SUITE 305, Nashville TN 37212-4927
4312169 +IMAGINE MASTERCARD, C/O JEFFERSON CAPITAL SYSTEM, 16 MCLELAND RD, Saint Cloud MN 56303-2198
4312170 +KROGER, C/O FAST, 8300 KINGSTON PK, 37919-5449
4312171 +RURAL/METRO OF TENNESSEE L.P., P.O. BOX 911203, Dallas TX 75391-1203
4312172 +SPRINT, C/O ERS SOLUTIONS INC, 10750 HAMMERLY BLVD # 200, Houston TX 77043-2317
4312174 +UNIFUND, P.O. BOX 17235, Memphis TN 38187-0235
4312175 +UNIVERSITY OF PHOENIX, 1001 PINNACLE POINT DR SUITE 200, Columbia SC 29223-5727
4312173 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: U.S BANK, HICKORY HOLLOW, TN OFFICE, P.O. BOX 790179,
Saint Louis MO 63179)
4312178 +WILLIAMSON MEDICAL CENTER, P.O. BOX 12101, Trenton NJ 08650-2101
4312180 +WILLIAMSON PROFESSIONAL PRACTI, PO BOX 680487, Franklin TN 37068-0487

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4312162 +EDI: CAPITALONE.COM Jul 14 2011 23:23:00 CAPITAL ONE, P.O BOX 650007,
Dallas TX 75265-0007
4312161 +EDI: CAPITALONE.COM Jul 14 2011 23:23:00 CAPITAL ONE, P.O. BOX 30281,
Salt Lake City UT 84130-0281
4312168 EDI: IRS.COM Jul 14 2011 23:23:00 I R S, P O BOX 145566, Cincinnati OH 45250
4322301 EDI: RECOVERYCORP.COM Jul 14 2011 23:23:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4312176 EDI: AFNIVZCOMBINED.COM Jul 14 2011 23:23:00 VERIZON, P.O. BOX 165018, Columbus OH 43216
4312177 +EDI: PHINRJMA.COM Jul 14 2011 23:23:00 WACHOVIA BANK, C/O RJM ACQUISITIONS,
575 UNDERHILL BLVD STE 224, Syosset NY 11791-3416

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
4312179* +WILLIAMSON MEDICAL CENTER, PO BOX 12101, Trenton NJ 08650-2101

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 16, 2011

Signature:



**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF TENNESSEE**
Case No. 3:11-bk-03383
Chapter 7

In re:

CORY GREGORY PEER
2846 WINDY WAY
Thompsons Station, TN 37179

Social Security No.:
xxx-xx-2107

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED** that the debtor is granted a discharge under 11 U.S.C § 727.

BY THE COURT

Dated: 7/14/11

/s/ Marian F Harrison
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not eliminated by a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.